



# Neighborhood Planning for Community Revitalization

## Westminster Place Barter Connection

Conducted on behalf of Westminster Place Adventure Center

A CONSORTIUM PROJECT OF: Augsburg College; College of St. Catherine; Hamline University; Higher Education Consortium for Urban Affairs; Macalester College; Metropolitan State University; Minneapolis Community College; Minneapolis Neighborhood Revitalization Program; University of Minnesota (Center for Urban and Regional Affairs; Children, Youth and Family Consortium; Minnesota Extension Service); University of St. Thomas; and Minneapolis community and neighborhood representatives.

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**Center for Urban and Regional Affairs  
University of Minnesota  
330 Humphrey Center**

### **Westminster Place Barter Connection**

Conducted on behalf of Westminster Place Advantage Center

Prepared by

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University of Minnesota

September 1999

*This report (NPCR 1134) is also available at the following internet  
address: <http://tcfree.net/org/npcr>*

**B**UILDING LONG LASTING FRIENDSHIPS

**A**CQUIRING NEW SKILLS & ABILITIES

**R**ESPECTING & CHERISHING DIVERSITY

**T**AKING RESPONSIBILITY FOR THE COMMUNITY

**E**ACH'S SKILLS & ABILITIES VALUED EQUALLY

**R**ECIPROCITY & TRUST AMONG RESIDENTS

WESTMINSTER PLACE BARTER CONNECTION

Andrea N. Davis

Westminster Place Advantage Center – CommonBond Communities

August, 1999

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## I. INTRODUCTION

We believe bartering will provide a mechanism to help residents rely more greatly on the support of their neighbors and fellow community members. Creating these stronger community connections will ultimately enhance community participation, in both the Westminster community and the larger community of the East Side. With further engagement in the community, residents will more readily take responsibility to address other important community issues that relate to greater revitalization of the East Side neighborhood.

There are several barter networks in operation in the Minneapolis/St. Paul metro area along with those outside and nation wide. The largest and most successful barter network is the Community Barter Network of the Pillsbury Neighborhood (Minneapolis). This network was the first officially organized barter network, serving approximately 225 residents in the area. The primary motivation and structure came from the M.O.R.E. Time Dollar Exchange of Grace Hill Neighborhood Services in St. Louis, Missouri. By following this structure other barter networks have developed throughout the Minneapolis/St. Paul metro area. BarterWorks from the West Side of St. Paul, Hour Dollars of the East Side of St. Paul, and the Summit-University Barter Network of the Summit-University Avenue Area of St. Paul are the three that have formed because of the M.O.R.E. Time Dollar Exchange and have flourished within the Twin Cities metropolitan area. It was the above barter networks that were looked at in order to help develop a barter network for Westminster Place Apartments.

## II. THE TIME DOLLAR SYSTEM

The concept of the Time Dollar System was developed by Edgar Cahn in order to help promote change in the *social infrastructure* of American culture. That is, the portion of the society that is built upon trust and reciprocity is continually being devalued because "the pricing mechanism built into the monetary system is based upon scarcity...Winner-take-all markets simply intensify the undervaluing of activities like caring, which, however unique to the recipient, are not monetarily distinguishable. Abundance poses a dilemma for such a system; it devalues assets, no matter how much they are needed—be it clean air, pure water or caring."<sup>1</sup>

To put it simply, a barter network based on the Time Dollar system is the exchange of services between individuals without the use of mainstream currency. Time Dollars are a currency, but "a currency [void of strict value] to record, store and reward transactions where neighbors help neighbors."<sup>1</sup> One person may take out the garbage for another who is elderly which earns this person one credit (for example); this person may then use this credit and have another neighbor type a resume for him/her. Needs are therefore satisfied on both ends. Reciprocity is not only exclusive to two people, but rather spread broadly between a group of people. Each person would then have an account that keeps track of their barter. Credits would be added and subtracted after each barter to give the resident a grand total, either being positive or negative. A negative account would not require termination from the program, but a follow-up reminder about the status of his/her bartering trends.

Bartering is a way of building community ties and satisfying some of the simplest, basic needs and wants of Americans who are constantly forced to place all efforts in the capitalist market. Gaining and saving money has become a national pastime that leads to neglect in other areas of American society—namely the *social infrastructure*. There is a growing individualism that excludes reciprocity and caring for other individuals that is penetrating all aspects of American culture—such as, family, work, education, and leisure activities—by which the capitalist market is a catalyst for. According to Cahn, bringing certain needs back to the community unit will help to promote caring by neighbors for one another. Cahn states, “a social infrastructure built on trust, reciprocity, and civic engagement supplies the foundation on which all else rests.”<sup>1</sup>



### III. WESTMINSTER PLACE

Westminster Place Apartments is a *CommonBond* Community. *CommonBond* Communities provide quality affordable housing and services to families, older adults, and persons with disabilities at 37 locations throughout the greater metropolitan area. Westminster Place Apartments is comprised of 100 units of housing with 190 residents. 89% of the heads of household are women. The racial breakdown of the residents is 21% Caucasian, 67% African American—of which 15% are of East African origin, either Somali or Liberian—11% Asian/Pacific Islander, and 2% Hispanic. Recently a significant number of Somali families have moved into the complex.

To strengthen connections to resources and to the greater community, *CommonBond* Communities has established on-site Advantage Centers. At the Westminster Place Advantage Center, residents can connect with resources that will help them become economically self-sufficient. Advantage Center programming focuses on increased self-sufficiency through an emphasis on employment, education, home ownership, community participation and lifelong learning. Programs include computer instruction, ESL classes, youth programs, homework assistance and youth mentors, and summer youth employment programs. An additional focus of the Advantage Center is to help residents become more greatly involved in their housing community, as well as the larger community of the East Side of St. Paul.

As many women are heads of the households at Westminster Place Apartments, there is a large desire for being able to financially support as well as take full responsibility for

rearing their children. This goal becomes harder and harder to attain for these families since 54% of the household income is only between \$4,000 and \$8,000, coming from either wages and/or public assistance. Economic struggle puts stress on family and community coherence. Most heads are young, 42% between the ages of 21 and 29 with limited educational training beyond a high school diploma. These young women are trying to support a family size of either 2 or 3, of which 38% of the children are 12 and under. Choices often need to be made concerning the family wellbeing, in which one issue is given priority and another becomes neglected.

As stated above, an increasing number of East African families are moving into Westminster Place Apartments. The heads of the households are primarily women with no formal American education and often speak little if any English. Dependence for communication is often put onto the children who are attending school. A lot of these women are studying English and are trying to enter the work force. Accomplishing this is a challenge, considering time is not a luxury. Most of these families, if not all, are either close friends or related which creates a social network that often becomes hard to connect with.

The economic struggles of these families becomes jumbled due to the recent welfare reform efforts of the nation and more closely Minnesota. Family heads are being pushed to eventually support their families entirely on wages without the help of Aid to Families with Dependent Children (AFDC). Minnesota began enrolling families in the Minnesota Family Investment Program, or MFIP, which replaced AFDC, in January of 1998. MFIP is aimed at moving parents quickly into jobs and out of poverty.

Parents, who receive help with health and childcare and employment services, are required to work. Working families receive earning supplements, leaving MFIP when their income is approximately 20 percent above the 1996 poverty level, \$1,311 a month for a family of three. Parents who fail to work or follow through with activities to support their families have their assistance cut by 10 and then 30 percent.<sup>3</sup>

The government's stress on economic self-sufficiency has become a priority in many Westminster residents' lives. This process has promoted the independence that is characteristic of American culture, however has also promoted the neglect in the ties that bind a community or neighborhood together. The "problem" is not the emphasis people are putting on economic security, but the stress on the family because of this emphasis and the subsequent individuality from the community. Communities must learn to be able to trust and turn to one another in times of need. A barter network would help to bring back the ties that bind individuals to one another and therefore define a community. In this time of welfare structure changes individuals must learn to depend on one another for support let alone economic benefits.

#### IV. WESTMINSTER PLACE BARTER CONNECTION

The barter network that we have sought to implement is also based on the Time Dollar system as used by the Community Barter Network of the Pillsbury Neighborhood. Everything that has been used has been properly recognized and credit has been given.

The basis for the Westminster Place Barter Connection (WPBC) is community cohesion and reciprocity. The reasoning behind using "barter connection" is two-fold. First, "barter" is to represent the economic revitalization that comes with such a program. As previously stated, bartering is a simple economic substitution for satisfying certain personal needs and wants. It is based on generosity and caring, but also fits well within the economic institution of American society. Second, "connection" is to represent the community revitalization that comes with such a program. Bartering is not only an economic substitution, but also a way of building ties within the community. Hopefully this program will connect people with one another in a profound way other than by monetary obligations. These ties will become stronger and stronger as the network grows with success, giving residents a sense of security and pride in areas that were previously thought as unsafe and unproductive. The time that is being exchanged is called "barter hours," instead of credits, to also give the sense of voluntary generosity rather than a currency.

The first thing tackled was the administrative portion of setting up a barter network. There are various forms, policies and procedures that need to be addressed in order to

provide a healthy and safe relationship between residents and the administrative support.

Firstly, the use of an on-site administrator is important. The supervisor, or someone else, may be used as an ultimate overseer of the program. This person would only be used to organize the administrative portion of the barter network and a liaison between residents. This will be discussed in greater detail in section IV.

A Westminster Place Barter Connection Handbook was developed first. This was taken primarily from the Community Barter Network of Pillsbury and BarterWorks from the West Side of St. Paul (see insert 1). It contains a code of ethics, terminology, procedure policies, limitations, and grievance procedures. The terminology was something that was contemplated for some time. To stay away from economics terms like seller and buyer, or producer and consumer, the terms giver and receiver were used. This may seem like a trite issue, but terminology can become an important issue in terms of supporting the foundation of the barter network. As it has been discussed, "barter" and "connection" has specific meanings, however it is our goal to emphasize the "connection" portion of the program. Using "giver" and "receiver" helps participants to view the barter network as a community building effort rather than just an economic solution to certain needs and wants.

As a supplement to the Handbook there is a Non-Liability Form and a Guidelines Form that are essential to providing understanding among residents. The Guidelines Form (see insert 2) states the steps that one must follow in order to have a successful

barter. It is something to look at before each barter, and also to review with the person that will also participate in the barter. The Non-Liability Form (see insert 3) is very important. It must be understood that the Westminster Place Advantage Center, which will be overseeing the program, is **NOT** responsible for any mis-happenings that may occur. The Westminster Place Barter Connection is only a vessel by which people can connect with one another to make exchanges. In short, WPBC oversees the connections, but the residents are responsible for the goings-on of these interactions. WPBC cannot be held responsible for any unlawful activities or accidents, and this form is to be signed by each resident in acknowledgement of these terms. There is however a grievance procedure that can be used to resolve any disputes between residents for any unsatisfactory services.

The Participation Form (see insert 4) is used in order to sign up for the barter program. It includes any important contact information and does not ask any background information. The WPBC does not conduct background or credit-checks of any sort, nor does any other barter network contacted for reference. It is important to value each person equally, regardless of personal histories. It does include a section for signing up any other residents or friends that may be interested in participating in the WPBC. With any of the other barter networks, this may include any friends or relatives that may or may not live within the area. However, in the location of Westminster Place, the primary example of additional participation would include children or spouses within the complex. The administrative work needed to run the WPBC is somewhat limited and can be supported by local resident administrative volunteers. There is a section of

the Participant Information Form that allows residents to be able to receive barter hours for their time in running the barter network.

The last two forms, the Agreement and Giver Evaluation (see insert 5) and the Receiver Evaluation (see insert 6), document the barter transactions that take place. They both request information about the exchange and require signatures in agreement of the transaction. They also include short evaluations of the interactions that are placed in each person's file for future reference. These evaluations are very important because they can be used as job references. The positive comments that are used for each resident can be turned into references for jobs or for school applications. The Agreement and Giver Evaluation also has a section in which the person receiving the barter hours may donate them to another member of the community. There are elderly persons or people with disabilities who cannot participate as actively as others are, but may want and should be involved. Donating barter hours to others reminds them of their inclusion within the community regardless of any disabilities or inconveniences. Barter hours can also be donated to the community barter hour fund that supports the volunteers that help the administrative portion of the WPBC.

## V. ISSUES AND CONCERNS

There are certain issues and concerns that have arose in response to implementing a successful barter network at Westminster Place Apartments. There are two main issues that must be tackled; the first is gaining active participation in the barter network and the second is promoting trust and enthusiasm among the residents. The involvement level of the residents is a huge concern. Most of the other barter networks of the metropolitan area of St. Paul/Minneapolis have home owning residents of middle to upper-middle class. Skills are broader when it concerns such things as home renovation and improvements. It tends to become more difficult to find skills to give within an apartment complex than in a larger residential, home owned neighborhood. Carole Borad of the Community Barter Network and Steve Faust of the West Side BarterWorks are also running into difficulties with involving the areas of the neighborhood in which the lower income, ethnically diverse residents live. This problem might also present itself within Westminster Place Apartments because there are certain smaller communities within this community that have developed. The primary group are the Somali residents that have previous connections, whether this is by family relations or pre-existing friendships. Connecting this group and vice versa with other ethnic groups such as African-Americans or Asian-Americans (which also have created tight networks among themselves), for example, may prove to be quite difficult. These such groups have different customs and ways of living which aides the mistrust with lack of knowledge and understanding about one another. Overcoming this issue and opening the lines of communication and trust is something that all



depends on their willingness as well as the organization of the barter network and the communication of the administrators with the residents.

According to Roger Meyer, former coordinator of the Summit-University Barter Network, in order for the Westminster Barter Connection to be successful, partial resident administration is essential. The Summit-University Barter Network is no longer active in part because most of the administration and connections were set-up primarily by the coordinator. Grievance procedures, barter pairings, publicity work, and administration were conducted by Roger Meyer with little in-put from the residents. Once Roger decided to step back from his position, the barter network slowly disintegrated without his guidance. By including residents with enthusiasm in the beginning steps of the organization process they will have an initial investment and comprehensive understanding of the program. The existence of an on-site resident advisory council is one answer to this concern. An advisory council member would help handle grievances, organize various activities and have in-put regarding the organization of the barter network. The on-site administrator would act as the overseer of all activities concerning the barter network and help with some of the administrative work. This person would be a liaison between residents and would have ultimate knowledge of the network, so as to be an arbitrator between members and the advisory council. Another answer is the use of residents as administrative volunteer, as stated above in Section III. The resident administrative volunteers would be in charge of running the barter network. They would keep track of barter hours exchanged, designing and distributing flyers, updating the directory and putting together the newsletter (this will be discussed in further in Section VI). Together with the advisory

council, the administrative volunteers would work to promote the barter network with incoming residents and eventually the larger East Side community.

In order to get an idea of how the barter network would fair at Westminster Place Apartments, resident interviews were used. The people that were spoken with were female heads of households, teenage resident workers and children. After speaking with a few of the elderly and the middle-aged residents of Westminster Place Apartments it was noticed that there was a common difficulty in determining what types of skills one could share. It took some coaxing to get these residents to volunteer ideas of what they could give, however it was easier for them to say what they needed. It still took some effort though to get residents to discuss certain wants and/or needs. The elderly residents, especially, did not think that they had anything to offer because of certain medical conditions or physical limitations.

After some searching, the following services were discovered, as being the most desired by the residents of Westminster Place Apartments:

1. Tutoring English
2. Various house work (i.e. vacuuming, dusting, dishes, taking out the garbage)
3. Taking care of children
4. Cooking
5. Computer work
6. Sewing
7. Local transportation
8. Friendly visiting
9. Minor home repairs
10. Arts/Crafts/Music
11. School tutoring
12. Doing various small errands

Another concern was the issue of safety and trust within the complex. A few residents felt completely safe, however some others felt unwilling to trust people because of the various crime problems that have filtered into the complex recently (regarding drugs, bullies, thefts and unruly "trouble making" people). To ensure that each participant would feel safe would require a comprehensive orientation to discuss the policies and procedures of the program. Because the on-site supervisor of the Advantage Center would have previous knowledge of the residents living within the complex, he/she would be allowed to organize matches between residents. Organizing matches would promote a sense of security among residents along with the supervisor's commitment to meeting the safety needs of Westminster Place Apartments in general. On the other hand, the teenage resident workers and the children were rather enthusiastic about the idea of a barter network. They had many ideas and little reservations. The reason that children were spoken to was because they are the ones that are often the first ones willing to contribute to a program in the Advantage Center. There are various programs, such as after school study buddies, computer time, gardening club, and summer social activities that the children are involved in. Because of these programs, the parents are automatically involved in the goings on of the community. By involving children in the barter network it will increase the involvement of the parents of the community as well.

What most people do not realize is that bartering goes on unconsciously all the time between friends and relatives, no matter if the person is a child, adult or elderly person. Some one may volunteer to watch another's children without any concern for time or money. For example, a nursing assistant that lives in Westminster Place Apartments

volunteers an hour of her time each Friday to take the blood pressure of some of the elderly women of the complex. This type of giving is a prime example of the barter that would occur; however it took this nursing assistant some time to consider this an act of giving or bartering. When one thinks of this type of activity in a formal way one may consider it to be too time consuming. The phrase "time is money" is often taken to heart and people do not think that they have enough time to do any extra-curricular activities. As with all of the other barter networks in the metropolitan area, the Westminster Barter Connection would only require the contribution of at least three to four barter hours per month. When considering that there are about 720 hours in a month, three to four of those 720 is not that much to offer, especially since people often barter unknowingly. The primary motivation of the Westminster Barter Connection is to extend this already existent bartering to the larger community among those that one may not already know. If some of the pre-existing reservations that most people have can be overcome a successful barter network may occur.

## VI. ADMINISTRATIVE WORK, ACTIVITIES AND BUDGET

In order to keep Barter Connection members up-to-date with the workings of the network there are certain administrative activities that must take place. Much of this work would be done by the combination of the on-site Advantage Center supervisor and the resident administrative volunteers. Much of the time spent of this work would be covered by the used of barter hours given to residents for their service, however the question of funding the production of these certain activities must be discussed.

**Orientations** – either the Advantage Center supervisor or an additional intern will be running orientation sessions for new members. These sessions could be held twice monthly in the Advantage Center. A current Barter Connection member may help out with the orientation, however I think that the sessions should be primary supervised by the official administrative worker to avoid being liable for any misunderstandings or neglected information.

**Directory** - a means of listing the services that are requested and being offered along with a listing of how to contact each person (this could be by listing each person's telephone number or having to contact the Advantage Center supervisor for more details).

## Monthly Newsletter

1. Useful in up-dating any additions or deletions of residents from Barter Connection.
2. Publishing a classifieds section in order for residents to sell items or to advertise for things or services needed (could be kept totally anonymous by having to contact the Advantage Center supervisor).
3. Giving general information of participating of Barter Connection
4. Advertise any Advantage Center activities as well as any Barter Connection activities.
5. Distributed to all residents of Westminster Place Apartments in order to help advertise the program.
6. Discuss any concerns or issues that are raised.
7. Publicize any programs or activities that are going on in the larger community of the East Side of St. Paul, as well as in the metropolitan area if desired.

**Member Files** - each member of Barter Connections would have a hard copy file that contains:

1. forms filled out at orientation/registration
2. **Receiver Evaluation Forms** - those evaluations reviewing the barter that took place, in order to have on hand for references.
3. **Barter Agreement/Giver Evaluation** - in order to keep track of how members are enjoying the program and also to keep a hardcopy of the barter hours that are being exchanged.

**Computer Database** - in order to keep track of barter hours exchanged and what services are most common (for any later reports done). This is a way of keeping track of each member's account and be able to print of an account summary each month for residents to review.

**Activities** - certain gatherings may take place to allow residents to meet and interact with one another. Certain gatherings for the winter holidays, Valentine's Day, or summer holidays may prove to be successful (Microsoft Excel or Microsoft Access can either be used. For a low volume of members Microsoft Excel can be used).

**Welcome Wagon** - an activity that has been entertained was the used of residents to welcome newcomers to the complex. This would give new residents a sense of community and trust within Westminster Place Apartments. A Welcome Wagon would have a few residents speak with newcomers about the complex and the area along with giving them a packet of materials about the East Side of St. Paul. For example:

1. bus schedules
  2. small map of the area containing important locations
  3. any discounts or coupons to local businesses
  4. Barter Connection materials
  5. Advantage Center materials
- *Barter hours would be giving to those who volunteering to run the welcome wagon.*

## APPROXIMATE BI-MONTHLY BUDGET

(Given that there are 50 members)

### Administrative Work: 10 hours per week, wage approximately \$9.00 – \$10.00

- Done by either the Advantage Center supervisor or an additional intern
- Updating members' files
- Updating account database
- Running orientations
- Working on directory and newsletter

**\$800.00**

(based on \$10.00/hr)

### Photocopying: Based on \$0.08 per copy

(but neglecting specifics with copy jobs, i.e. color, stapling, collating, booklets, etc.)

Directory (published every two months):

- 50 out of 100 units are members
- Directory of approximately 10 pages
- Double-sided, stapled two times, on white paper

**\$85.00**

(based on Kinko's estimate)

Newsletter (published every month):

- 100 out of 100 units will receive the newsletter
- About 1 page double-sided
- Printed on color paper
- Graphics and layout done by resident or administrator on Publisher

**\$20.00**

(based on Kinko's estimate)

Miscellaneous Copying:

- Orientation materials
- Welcome Wagon materials
- Advertisements (i.e. brochures, flyers, etc.)

**\$100.00**

(giving a rough estimate)

### Supplies:

- Office supplies
- Supplies for Advisory Council meetings (i.e. coffee, food, writing supplies)
- Computer paper for printing out member accounts (each month)

**\$100.00**

(giving a rough estimate)

**TOTAL:**

**\$1100.00**

\* This total is approximating the cost of running the Barter Connection for two months. This total does not include any activities that take place, such as outings, picnics or parties.



## VII. EXECUTIVE SUMMARY

The Westminster Barter Connection is a formal way of organizing a barter network in which neighbors within the Westminster Place Apartments would exchange services among one another. Barter hours, a type of currency, would be exchanged, however this currency is solely based on time volunteered. Services are not deemed a value other than time spent. In summary, the Westminster Barter Connection has the potential for being successful within the Westminster Place Apartments with the help of the Westminster Place Advantage Center. It will be a means of promoting community coherence and resident bonds that will permeate the complex and eventually that larger community of the East Side of St. Paul.

Due to the lack of time and difficulty in connecting with residents more resident input will be needed for a better idea of how residents would enjoy and react to the barter network. The views of the residents interviewed above are based on women and children of the community. To make a more comprehensive conclusion as to resident feelings and concerns one must take the time to contact more of the men and ethnically diverse residents of the community, even though women make up the majority of the heads of households within Westminster Place Apartments.

To make an accurate assumption as to the successfulness of a barter network within this community will be easier accomplished by implementing the policies, procedures and administration of the barter networks based on the findings from the structure of the M.O.R.E. Time Dollar Exchange of Grace Hill Neighborhood Services in St. Louis,

Missouri, BarterWorks from the West Side of St. Paul, Hour Dollars of the East Side of St. Paul, and the Summit-University Barter Network of the Summit-University Avenue Area of St. Paul. Adjustments can be made as problems and concerns arise.

There are also other ways of putting barter hours to use based on the Time Dollar system. Community programs in child care, marketing goods and services and food have used the concept of reciprocity to provide various services to community members. For example:

1. By giving services to the community or neighborhood residents may used their barter hours in exchange for food collected by a community food bank. Donations and funding would be required, but the general outcome would be consistent with the basic idea of giving and receiving without a strict value system placed on exchanges.<sup>2</sup>
2. Child development center can be almost entirely run by the use of volunteer hours. The use of the center will depend on the active participation of adults towards the running of the center. Childcare will be converted from basic babysitting to a quality, affordable child development center.<sup>2</sup>
3. By the help of businesses and organizations, adults may spend time by furthering their educational skills and abilities in order to broaden their career opportunities and in the same time earning enough barter hours to buy a computer (for example).<sup>2</sup>

These three services, in addition to many more, and the idea of a barter network are all ways of increasing the community ties between residents and between residents and

community organizations and businesses. By closing the gap between economic obligation and resident cohesion, communities can build trust and depend on their neighbors.

In conclusion we would like to thank the various volunteers, administrators, and residents that have contributed to the completion of this report. Their time and generosity have been greatly appreciated and will benefit Westminster Place Apartments in a greater way than any could imagine. We hope that this report will supply other communities with various ideas, methods, and means of implementing programs that will produce an increased investment in American society. Thank you.

## VIII. REFERENCES

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[www.timedollar.com](http://www.timedollar.com)
3. The Minnesota Family Investment Program: A Tough But Fair Solution to Welfare Dependency. [www.dhs.state.mn.us/ecs/program/mfipminn/htm](http://www.dhs.state.mn.us/ecs/program/mfipminn/htm)

*For further reference about the Time Dollar system see:*

Cahn, Edgar S., Rowe, Jonathan. Time Dollars: The New Currency That Enables Americans to Turn Their Hidden Resource: Time – Into Personal Security and Community Renewal

Family Resource Coalition of America

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E-mail: [frca@frca.org](mailto:frca@frca.org)

*Other Barter Networks within the Twin Cities Metropolitan Area*

The Community Barter Network

Carole Broad

Pillsbury House

3501 Chicago Avenue South

Minneapolis, MN 55407

Phone: 612.827.5818

Fax: 612.824.0708

Maine Time Dollar Network

Website: [www.ntdn.org](http://www.ntdn.org)

Summit-University Community Barter Network

Roger Meyer – Coordinator

The Eastside Family Center

St. Paul/Ramsey County Children's Initiative

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## WESTMINSTER PLACE BARTER CONNECTION HANDBOOK

The Westminster Place Barter Connection (WPBC) is a computerized, neighbor-to-neighbor exchange of services for credited hours, called barter hours. WPBC is a program of Westminster Place Advantage Center (WPAC) located at 1342 Westminster Place, St. Paul, Minnesota 55101. The WPAC staff developed WPBC in 1999 with the help of Neighborhood Planning for Community Revitalization at the Center for Urban and Regional Affairs at the University of Minnesota. Information forming the WPBC model was taken from various sources. The M.O.R.E. Time Dollar Exchange of Grace Hill Neighborhood Services, St. Louis, Missouri, has served as our primary resource. Other resources that have served to help organize this barter network are The Community Barter Network of the Pillsbury Neighborhood, BarterWorks from the West Side of St. Paul, Hour Dollars of the East Side of St. Paul, the Summit-University Barter Network of the Summit-University Avenue Area of St. Paul, as well as many ideas and suggestions from other local and national barter networks as well as from local residents. The manual, book and software known as Time Dollars, by Edgar Cahn has also been used.

Because WPBC is a relatively new program, the contents of the handbook may change over time in response to the needs of participants. Ideas and feedback on all aspects of WPBC are welcome anytime.

### WPBC Code of Ethics

Please take this Code of Ethics seriously. We want everyone participating in WPBC to have a good experience and spread that goodness out in the community. As a WPBC participant you agree to:

- Respect confidentiality of other participants.
- Ask permission to use or consume any personal property of another participant (telephone, bathroom, tools, food or drink, etc.) before doing so.
- Not discuss personal matters, religious or political beliefs with another WPBC participant (unless that type of relationship has previously been established and both *Receiver* and *Giver* mutually agree they are comfortable with that level of communication).
- Ask permission to bring any other person to a participant's home (i.e. a child, friend, helper, etc.)
- Never consume alcohol or drugs in a participant's home or prior to service delivery.
- Ask permission to smoke in a participant's home before doing so.

## WPBC Participation

### GIVER

- Earns barter hours for every hour of service provided.
- Can receive job references and recommendations based on performance.
- Provides references if requested by *Receiver* of staff.
- Provides background or health information if requested by staff.
- Completes **Barter Agreement Form** and returns it ASAP to the office.
- Provides quality service to the best of his/her ability.

**Barter Hour Donor:** May provide service and donates barter hours.

### RECEIVER

- Spends one barter hour for every hour of service used.
- Can request references of *Giver*.
- Completes **Receiver Evaluation Form** and returns it ASAP to the office.
- Calls well in advance when a service is needed if possible.

**Barter Hour Receiver:** Receiver who cannot provide service for disability reasons may receive donated barter hours to be used freely.

## Time Commitment

Be available to provide and/or use approximately 2-4 hours of service each month for at least six months (however this time commitment is flexible).

Inactive Participants: Participants inactive for 6 months or more receive a letter asking them to respond to the letter if they want to remain active. If no response is received by the stated deadline, a participant is automatically withdrawn from the system. This keeps everyone active and helps to meet outcomes for participants.

Temporarily Inactive Participants (TIP): A participant can request TIP status if needed. But the office should be contacted within 6 months of TIP status to reassess a participant's plan for involvement in WPBC. If we do not hear from TIPs within a 6-month time period, they may be dropped out of WBC. If a participant foresees that they may be inactive for more than 6 months, they should drop out of WPBC and rejoin at a later time if they can.

### ALL PARTICIPANTS AGREE TO:

1. Maintain good communication with staff, *Giver* or *Receiver*.
2. Accept supervision from WPBC staff or volunteer.
3. Notify *Giver* or *Receiver* when unable to keep scheduled commitments.
4. Not discriminate against a *Giver* or *Receiver* based on race, color, creed, religion, age, gender, disability, affectional preference, marital status, national origin, or public assistance status.



5. Discuss problems, complaints, miscommunications, etc. with the staff person as soon as possible after a situation is discovered.
6. Observe the WPBC Code of Ethics.
7. Inform the office immediately if/when you decide to NOT participate in WPBC or if you have any changes (name, address phone, services, etc.) from the original Participant Information Form.

**IMPORTANT NOTE:** Emergency/crisis needs **CANNOT** be attended to by WPBC, but the staff person can most likely connect you with another resource if you have an emergency or crisis situation.

### Eligibility

Anyone who adheres to the policies and procedures contained within the WPBC Handbook can participate in WPBC. Failure to adhere to the policies, procedures and Code of Ethics described herein would be cause for dismissal from WPBC (see Grievance Procedure, pg. 7).

### WPBC Communications/Events

WPBC Participants receive a monthly WPBC Newsletter that highlights new participant's services, social events, handbook updates, and other informative and interesting news. It is very important to read the newsletter to be informed of important program changes. Any WPBC participant can contribute to the newsletter and is encouraged to do so. Please call the office for details. Every month with the WPBC Newsletter is a monthly statement of your "account," informing participants of the number of barter hours received and used.

Events, such as potlucks, picnics or gatherings at the Westminster Place Advantage Center, take place periodically throughout the year. The resident Advisory Council determines these events, but suggestions and comments are always welcome concerning these events. These gatherings are a great opportunity to set up barterers, meet other participants, and have fun. All participants and their friends and family are welcome.

### Barter Hour Receiving and Using Policies

**RECEIVING BARTER HOURS:** One barter hour is received for each hour of service. Round upward to the nearest quarter hour for fractions of an hour.

For example:

- 1 hour, 20 minutes of service = 1.5 barter hours
- 3 hours, 10 minutes of service = 3.25 barter hours
- 40 minutes of service = .75 barter hours

The smallest amount of time a participant can earn barter hours for is 5 minutes, which would be rounded up to .25 of a barter hour. These very short barter hours are usually phone consultations. Some participants care about these small fractions of barter hours, and some do not. Be clear with whomever you are working with whether you plan to count these few minutes as barter time.

**STARTER HOURS:** Each participant receives 5 barter hours upon joining so you can begin using services immediately. These barter hours come from the central fund that is used for those who are unable to receive barter hours and for those who act as administrative volunteer.

**TRANSFER OF BARTER HOURS:** Barter hours may be transferred by a participant (in writing) to another Participant of the Central Fund (see Barter Agreement).

**GROUP SERVICE:** Sometimes a service exchange will happen between an individual and a group, such as someone instructing a class. Basically, the same formula, one hour of service per individual equals one barter hour received by the individual, and one barter hour used by the *Receiver*. But in certain cases, when appropriate, other arrangements for hours may be used. If you are either giving services as a group or are receiving services from a group, and are in doubt about a fair barter hour exchange, contact the office for advice.

**TRANSPORTATION TIME:** Transportation to or from appointments or stores is permitted, but is limited to local area locations. DO NOT ask someone to drive you to a location that takes more than 15-20 minutes of time or for any emergency reason. Barter hours are received for this service, but has is provided by the *Giver*, not the *Receiver* considering that trips should only be short distances.

## Matching Process

Matching *Giver* and *Receiver* can be accomplished in different ways:

1. Use the WPBC Service Directory (which lists all of the services that are provided).
2. Call the Advantage Center and request a service. You will be given anywhere from one to three referrals (if that service is available) that you can call to arrange barter. Or you can call the office to ask if there is any Participant who needs your service.
3. Come to events, potlucks or other WPBC happening advertised in the WPBC Newsletter.

## Materials or Equipment Used

In many service transactions, there may be material goods involved in the work provided such as, tools, paper, gas for transportation, cleaning products, etc. In general, the *Receiver* is responsible for providing the needed supplies to do the job. However, this is often negotiated between the *Receiver* and the *Giver* in most circumstances. An exception is compensation for gas during transportation. This is not a tangible piece of equipment or material and is provided by the *Giver* because money is not allowed as a means of compensation for services.

**REMEMBER:** Good communication is essential during services exchanged. Discuss the materials needed before getting together in order to avoid any unpleasant situations.

## Forms

There are two forms that are very important and must be filled out for each barter exchange:

1. Barter Agreement: returned to office by *Giver*.
2. Receiver Evaluation: returned to office by *Receiver*.

The most important part of the Barter Agreement Form is the signatures of completion and acceptance of the service that was exchanged. Both people need to sign this form. *Givers* return this form ASAP to the Advantage Center office to ensure accurate recording of barter hours received/used.

The Receiver Evaluation Form is the *Receiver's* chance to give feedback, positive or negative, and give any suggestions to help make the WPBC better. Please take the time to fill out the Receiver Evaluation Form and return it to the Advantage Center.

- Not that all forms are confidential and will not be shared with others except for the purposes of matching participants or evaluation by WPBC staff.

## Limitations of Westminster Place Barter Connection

There is an inherent element of risk involved in all barter transactions that occur in WPBC. No work is guaranteed and there is no receipt for services received. The work done may not be up to expected standards or may not occur in a timely fashion. Much of what happens in WPBC is based on a shared value system among participants that acknowledges and accepts bartering as an economic alternative. Elements of goodwill, good intention, good luck and timing affect all barter transactions. Appreciation of another's best efforts, (despite, perhaps less than perfect results) and "doing your best" are also part of what makes WPBC work. A built-in evaluation system allows for feedback to WPBC staff and therefore continuous improvement and growth. Contact the office staff at any time for information or when recommendations are needed in order to make a decision about setting up a barter transaction.

## GRIEVANCE PROCEDURE

The following steps shall be taken by the WPBC staff and the Resident Advisory Council if a violation of the policies, procedures or Code of Ethics as stated in the WPBC handbook is suspected. All problems shall be resolved within one month after being formally communicated to the staff.

1. Person with the complaint discusses problem with staff or administrative volunteers as soon as possible after the problem occurred. Administrative volunteer will communicate problem with staff.
  2. Staff will document the facts of the problem as reported by all parties and discuss with the Resident Advisory Council.
  3. After reviewing the facts and opinions of all parties involved, the Resident Advisory Council with the supervision of the staff, will decide a resolution to the problem which may include dropping the complain, coming to a reasonable compensation or dismissal from WPBC.
  4. Any person dismissed from the program may reapply to participate after one year.
- These steps are to be followed, however variations may occur in dealing with grievances depending on the severity or lack of for each circumstance.

## WPBC GUIDELINES

### *When negotiating a barter, in general...*

- ✓ Review the WPBC Code of Ethics and abide by these guidelines whenever engaged in a WPBC exchange.
- ✓ If smoking is an issue for you, discuss this up-front.
- ✓ Ask for references, if you want them, or to be shown examples from other jobs.
- ✓ Be clear about your expectations or requirements for a job well done.
- ✓ Discuss the amount of time you think the job might take, mutually agree upon, and estimate amount of time (number of barter hours) for the job.
- ✓ Talk about what happens if the job takes much longer or shorter than expected.
- ✓ Discuss the need for material goods or equipment and who might pay for them or provide them.
- ✓ Accurately record the name and telephone number of the person, location, time and date, and estimated number of hours of service.

### *As A Receiver...*

- ✓ Warn the *Giver* of any dangerous areas in your home, such as loose cupboards or a touch faucet.
- ✓ If you must cancel, give as much warning time as possible.
- ✓ Fill out a Receiver Evaluation Form and return it to the office.
- ✓ Sign the Barter Agreement Form upon completion of a job.

### *As A Giver...*

- ✓ Be on time for your appointment.
- ✓ If you must cancel, give as much warning time as possible.
- ✓ If appropriate, ask to be shown any special areas or equipment in the house, which may help you on the job.
- ✓ Get the Barter Agreement Form from the *Receiver* when beginning the job.
- ✓ Sign the Barter Agreement Form upon completion of a job and fill out the Giver Evaluation Section; return this form to the office.

*Review the HANDBOOK and abide by these guidelines whenever engaged in a barter.*

Thank you.

## AGREEMENT OF UNDERSTANDING AND NON-LIABILITY

**VERY IMPORTANT, READ CAREFULLY!!**

The agency, Westminster Place Advantage Center (WPAC), and its staff participating in the Westminster Barter Connection (WBC) will use their training and experience to bring together persons requesting service(s) with those volunteering to provide service(s). I understand that WBC is not the agent of any party (Giver or Receiver), but acts as a facilitator providing the opportunity for the parties involved to come together and work out a mutually acceptable arrangement.

Since any agreements shall be made by, and between the parties involved in the arrangement, the WBC staff, whether individually or in a group, will not be held responsible and will not assume any liability for claims, damages, or any other consequences which may arise from this arrangement. Nor are any barter hours guaranteed beyond the participant's good faith.

I have participated in a WBC Orientation and have read and understood the policies, procedures and Code of Ethics as stated in the WBC Handbook, and agree to abide by its contents. I understand that failure to abide by the contents of the WBC Handbook would be cause for dismissal from participation in WBC. I also understand that the WBC coordinator can deny participation to anyone at anytime if their participation is determined to be unsafe.

I understand that if I use my personal automobile in the course of volunteer service for WBC, I have a current driver's license and I will keep in effect automobile liability insurance of any amount at least equal to the minimum limit required by state law.

If I am joining WBC as a family, I agree that I will take responsibility for informing those family members listed on the participant Information form about WBC and how it works. I assume all responsibility for any and all actions in giving and receiving service(s) by my family members.

I assume all responsibility for my actions in providing and receiving service(s). I have read, understood, and agree with the above statement.

<hr/> Member's Signature	<hr/> Member's Name (Print)	<hr/> ✿✿✿
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<hr/> Parent/Guardian's Signature (If member is under 18 years of age)	<hr/> Parent/Guardian's Name (Print)	<hr/> ✿✿✿
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I CERTIFY, TO THE BEST OF MY KNOWLEDGE, THAT THE INDIVIDUALS SIGNING ABOVE ARE KNOWN TO BE WHO THEY CLAIM TO BE:

<hr/> Witness' Signature	<hr/> Witness' Name (Print)	<hr/> ✿✿✿
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Please return to:

WPBC ☐ Westminster Place Advantage Center ☐ 1342 Westminster Place ☐ St. Paul, Minnesota 55101

## WPBC PARTICIPANT INFORMATION

For Office Use Only

Date Received:

Initials:

## GENERAL INFORMATION

Use PEN only!

Date: \_\_\_\_\_

Name: \_\_\_\_\_

Address: \_\_\_\_\_ Apt.#: \_\_\_\_\_

Phone: \_\_\_\_\_

## FAMILY PARTICIPATION

Are there any family members that are interested in participating in the WPBC?  
If yes, please fill out the following:

NAMEGENDERAGERELATIONSHIP

\* All barter hours received by the participants listed above will be applied towards the original Participant's account.

## ADMINISTRATIVE VOLUNTEER

Do you have a special interest in helping to run the WPBC as an administrative volunteer?  
If yes, please fill out the following:

Please check the times you are available.

\_\_\_\_\_ I can be an Administrative Volunteer at these times:

\_\_\_\_\_ I can be an Administrative Volunteer, but my schedule varies; call me for times.

Please place an "X" in the times you are available.

	Sun	Mon	Tues	Wed	Thurs	Fri	Sat
Morning							
Afternoon							
Evening							

\* Administrative Volunteers will receive barter hours for their help from the central barter hour fund.

Please return to:

WPBC ☎ Westminster Place Advantage Center ☎ 1342 Westminster Place ☎ St. Paul, Minnesota 55101



**WPBC AGREEMENT & GIVER EVALUATION**

(Giver must return after bartering with 1 Receiver)

**For Office Use Only****Date Received:****Initials:****RECEIVER: PLEASE FILL OUT THE FOLLOWING** Use Pen only!

Name: \_\_\_\_\_ Bldg./Apt.#: \_\_\_\_\_ Phone: \_\_\_\_\_

Service Requested: \_\_\_\_\_

**GIVER: PLEASE FILL OUT THE FOLLOWING**

Name: \_\_\_\_\_ Bldg./Apt.#: \_\_\_\_\_ Phone: \_\_\_\_\_

Date Service Given: \_\_\_\_\_ No. of barter hours exchanged: \_\_\_\_\_

**We agree that the service was given as stated above:**

Receiver's Signature \_\_\_\_\_

Date \_\_\_\_\_

Giver's Signature \_\_\_\_\_

Date \_\_\_\_\_

**GIVER: PLEASE FILL OUT THE FOLLOWING**Use Pen only!

Rate your experience with giving service:

\_\_\_\_\_ Excellent \_\_\_\_\_ Good \_\_\_\_\_ Fair \_\_\_\_\_ Poor \_\_\_\_\_ Unacceptable

Please Comment:

How would you rate the friendliness, helpfulness and efficiency of the whole process, including communication with – members, volunteers, and Westminster Advantage Center staff:

\_\_\_\_\_ Excellent \_\_\_\_\_ Good \_\_\_\_\_ Fair \_\_\_\_\_ Poor \_\_\_\_\_ Unacceptable

Please Comment:

**OPTIONAL BARTER HOUR DONATION: I wish to DONATE a portion of my barter hours exchanged to:**

\_\_\_\_\_ The community barter hour fund No. of Hours \_\_\_\_\_

\_\_\_\_\_ Another WPBC member (Name) \_\_\_\_\_ No. of Hours \_\_\_\_\_

Please suggest any improvements or changes to WPBC:

Please return to:

WPBC ☐ Westminster Place Advantage Center ☐ 1342 Westminster Place ☐ St. Paul, Minnesota 55101

**WPBC RECEIVER EVALUATION**

(Please return as soon as possible after barter)

For Office Use Only

Date Received:

Initials:

RECEIVER		GIVER	
Name:	_____	Name:	_____
Bldg./Apt.:	_____	Bldg./Apt.:	_____
Phone:	_____	Phone:	_____

Service Requested: \_\_\_\_\_

Date Service Given: \_\_\_\_\_ No. of Barter Hours Exchanged: \_\_\_\_\_

Rate your experience with giving service:

☐ Excellent    ☐ Good    ☐ Fair    ☐ Poor    ☐ Unacceptable

Please Comment:




How would you rate the friendliness, helpfulness and efficiency of the whole process, including communication with – members, volunteers, and Westminster Advantage Center staff:
☐ Excellent    ☐ Good    ☐ Fair    ☐ Poor    ☐ Unacceptable

Please Comment:

Why did you choose WPBC for this service?

Please suggest any improvements or changes to WPBC:

Please return to:

WPBC  Westminster Place Advantage Center  1342 Westminster Place  St. Paul, Minnesota 55101